



Claims  
One Beaver Valley Road  
Wilmington, DE 19803

800-433-0385 x 7278 tel/  
800-643-8507 fax

janet.thomas@ace-ina.com  
www.ace-ina.com

Janet Thomas  
Marine Claims Specialist

May 24, 2006

**Via Certified Mail/Return Receipt Requested**  
**and Regular Mail**

Ms. Renee Holstein  
15 Hill Park Ave.  
Great Neck, New York 11021

**NOTICE OF  
DECLINATION  
OF COVERAGE**

Re: Carrier: ACE American Insurance Company  
Policy: Y08066358  
Claim #: 796S166828-2  
Insured: Mark DeGeorge  
Claimant: Renee Holstein  
DOL: 7/4/05

Dear Ms. Holstein:

We have completed our investigation of Mr. Mark DeGeorge's insurance claim involving an apparent injury to you on July 4, 2005. Based on the terms and conditions of the applicable policy of marine insurance issued by ACE American Insurance Company (the "Company"), please be advised that there is no coverage for the claim.

The Company has determined through its investigation that a requirement of the insurance contract, the Notice of Loss provision, was breached. The Company has declined Mr. DeGeorge's claim, and there is no defense or indemnity coverage available. Accordingly, any claim under the policy arising out of this incident is voided.

Please be advised that this denial of coverage is without prejudice to or waiver of any rights, benefits or any other defenses available to the Company under the policy of insurance or otherwise.

Very truly yours,

A handwritten signature in cursive script, appearing to read 'JT'.

Janet Thomas  
Marine Claims Specialist

JT/jt



c: Matthew A. Sosnik, Esq.  
**Via Regular Mail**

Mark Degeorge  
**Via Regular Mail**